

**COMMONWEALTH OF VIRGINIA  
STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS  
ANNUAL REPORT OF MOTOR VEHICLE TITLE LENDERS  
FOR THE YEAR ENDING DECEMBER 31, 2011**

**Bureau of Financial Institutions  
1300 East Main Street, Suite 800  
Post Office Box 640  
Richmond, Virginia 23218-0640**

**FILE IN DUPLICATE**

**SECTION I  
GENERAL INFORMATION**

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1. Name and mailing address of licensee: \_\_\_\_\_ 2. Virginia License Number: \_\_\_\_\_

3. Number of motor vehicle title loan offices in Virginia: \_\_\_\_\_ 4. E-Mail Address: \_\_\_\_\_

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5. List any trade name or fictitious name used by the licensee to conduct the motor vehicle title lending business in Virginia:

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6. Name, title and business address of the chief executive officer of licensee:

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7. Provide the name, title, address, **telephone number, fax number and e-mail address** for the individual to be contacted with respect to:

(A) Questions which may arise from this report:

(B) Scheduling Examinations:

(C) Consumer Complaints:

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8. Indicate below any other businesses conducted in the location(s) where the licensee makes motor vehicle title loans in Virginia:

(A) Check Cashing \_\_\_\_\_ Conducted by: \_\_\_\_\_

(B) Payday Lending \_\_\_\_\_ Conducted by: \_\_\_\_\_

(C) Money Transmission/Money Order Sales \_\_\_\_\_ As an agent for: \_\_\_\_\_

(D) Tax Preparation/Electronic Tax Filing \_\_\_\_\_ Conducted by: \_\_\_\_\_

(E) Tax Refund Anticipation Loans \_\_\_\_\_ Conducted by: \_\_\_\_\_

(F) Other (specify): \_\_\_\_\_

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**SECTION I (Continued)**

## LIST OF OFFICES

9. List the physical location and mailing address of each office where motor vehicle title lending is currently conducted pursuant to Chapter 22, Title 6.2 of the Code of Virginia or where Virginia motor vehicle loan records are stored. (Attach an additional 8 1/2" X 11" paper if necessary.)

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slight shadow on its right side, suggesting it's resting on a surface.

## REGULATORY ACTIONS

10. Has the licensee or any of its senior officers, directors, trustees, managers, principal owners or affiliates been the subject of any regulatory investigation, or action taken or pending, by any state or federal agency within the last three years?

YES \_\_\_\_\_ NO \_\_\_\_\_

**If YES, attach a complete explanation and copies of all related documentation.**

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## SECTION I (Continued)

### DIRECTORS, MANAGEMENT AND OWNERSHIP

11. If the licensee is a limited liability company or corporation, list all members, managers, directors and senior officers (those within three reporting levels of the CEO), their titles, and their ownership interest, if any, **direct or indirect**, in the licensee. If the licensee is a partnership, list the partners, along with their ownership interest, **direct or indirect**, in the licensee. If the licensee is a business trust, list the trustees along with their ownership interest, **direct or indirect**, of the licensee.

Name	Title	Check applicable title(s)					# Shares Owned	% Owned
		Senior Officer	Director	Partner	Manager	Trustee		

Itemize any individuals and/or companies not listed above with a ten percent or greater ownership interest, direct or indirect, in the licensee, including beneficial owners.

Name and Address	Number of Shares Owned	Percentage Ownership

## SECTION II

### MOTOR VEHICLE TITLE LOANS MADE DURING THE CALENDAR YEAR

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#### 12. Loan Data

- (A) Total number of motor vehicle title loans made in Virginia during the calendar year: \_\_\_\_\_
- (B) Total dollar amount of motor vehicle title loans made in Virginia during the calendar year: \$ \_\_\_\_\_
- (C) Total number of individual borrowers to whom motor vehicle title loans were made by the licensee: \_\_\_\_\_
- (D) Provide the minimum, maximum and average loan amount of motor vehicle title loans made by the licensee:
- Minimum: \$ \_\_\_\_\_; Maximum: \$ \_\_\_\_\_; Average: \$ \_\_\_\_\_
- (E) Provide the minimum, maximum and average Annual Percentage Rate of motor vehicle title loans made by the licensee:
- Minimum: \_\_\_\_\_%; Maximum: \_\_\_\_\_%; Average: \_\_\_\_\_%
- (F) Provide the minimum, maximum and average term (in days) of motor vehicle title loans made by the licensee:
- Minimum: \_\_\_\_\_; Maximum: \_\_\_\_\_; Average: \_\_\_\_\_
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#### 13. Analysis of Delinquent Accounts and Repossessions

- (A) Total number of individual borrowers that failed to make a monthly payment on a motor vehicle title loan for at least 60 days: \_\_\_\_\_
- (B) Total number of motor vehicles that were repossessed by or on behalf of the licensee: \_\_\_\_\_
- (C) Total number of repossessed motor vehicles that were sold by or on behalf of the licensee: \_\_\_\_\_
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#### 14. Legal Action

- (A): Provide the total number of personal money judgments against borrowers that were obtained by or on behalf of the licensee based on the following borrower actions:
- I. Intentionally damaging or destroying a motor vehicle that secures a title loan: \_\_\_\_\_
- II. Intentionally concealing a motor vehicle that secures a title loan: \_\_\_\_\_
- III. Giving the licensee a lien on a motor vehicle that is already encumbered by an undisclosed prior lien: \_\_\_\_\_
- IV. Subsequently giving a security interest in, or selling, a motor vehicle that secures a title loan to a third party, without the licensee's written consent: \_\_\_\_\_
- (B) Total amount of personal money judgments against borrowers that were obtained by or on behalf of the licensee: \$ \_\_\_\_\_
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## AFFIDAVIT

State of \_\_\_\_\_)

County or City of \_\_\_\_\_)

I, \_\_\_\_\_, being the \_\_\_\_\_  
(Name of Officer of Licensee) (Title)

of \_\_\_\_\_ swear or affirm that, to the best of my  
(Motor Vehicle Title Lender Licensee)

information and belief, the facts in this report, including any accompanying schedules and statements, are true.

\_\_\_\_\_  
Signature of Officer of Licensee

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

\_\_\_\_\_  
Notary Public

Registration Number of Notary: \_\_\_\_\_

My commission expires: \_\_\_\_\_

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**PLEASE MAKE SURE THIS REPORT AND THE FINANCIAL STATEMENT OF THE LICENSEE ARE FILED IN DUPLICATE BEFORE THE MARCH 25TH DEADLINE. IF AUDITED FINANCIAL STATEMENTS ARE BEING PREPARED BUT ARE NOT READY, PLEASE INDICATE BELOW THE APPROXIMATE DATE THAT THEY WILL BE FILED WITH THIS BUREAU AND ATTACH CURRENT INTERNAL STATEMENTS. (If an audit of the licensee is not conducted, current internal statements alone are acceptable and should be attached.)**

**Anticipated filing date of audited financial statement of licensee:** \_\_\_\_\_